

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Shannon L. Balot
Debtor(s)

Bankruptcy Case No.: 19-10914-TPA
Per June 9, 2020 Proceeding
Chapter: 13
Docket No.: 35 – 18, 32
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated October 7, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$432.00 as of June 2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: The secured claim of the following creditor shall govern as to claim amount, to be paid at the modified plan terms: PNC Bank, N.A. (Claim No. 12.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Thomas P. Agresti, Judge
United States Bankruptcy Court

Dated: June 11, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Shannon L. Balot
 Debtor

Case No. 19-10914-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar
 Form ID: 149

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Jun 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2020.

db
 15120103 +Shannon L. Balot, 119 East 5th Street, Oil City, PA 16301-2565
 15132415 +American Education Service, Attn: Bankruptcy Dept, PO Box 2461, Harrisburg, PA 17105-2461
 15120107 Citi, PO Box 70166, Philadelphia, PA 19176-0166
 15132417 +Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
 15120110 +Enterprise Rent A Car, 600 Corporate Park Drive, Saint Louis, MO 63105-4211
 15132418 +First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
 15133652 Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
 Boca Raton, FL 33487-2853
 15132419 +Midland Credit Management, 350 Camino De La Reina, San Diego, CA 92108-3007
 15152772 +Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
 15120113 +PNC Bank, Attn: Bankruptcy Department, PO Box 94982: Ms: Br-Yb58-01-5,
 Cleveland, OH 44101-4982
 15120112 +PNC Bank, Attn: Bankruptcy, PO Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982
 15158792 +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982
 15120115 +PNC Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 15132422 Stark County Emergency Physicians Inc., PO Box 20670, Canton, OH 44701-0670
 15120122 +Target, Attn: Bankruptcy, PO Box 9475, Minneapolis, MN 55440-9475
 15120123 Weltmain, Weinberg & Reis Co., LPA, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 12 2020 03:35:43
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15120104 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 12 2020 03:36:38 Capital One,
 Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 15124368 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 12 2020 03:36:38
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,
 Charlotte, NC 28272-1083
 15132416 +E-mail/Text: mediamanagers@clientservices.com Jun 12 2020 03:29:38
 Client Services, Incorporated, 3451 Harry S. Truman Boulevard,
 Saint Charles, MO 63301-9816
 15120108 +E-mail/PDF: creditonebknnotifications@resurgent.com Jun 12 2020 03:35:43 Credit One Bank,
 Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
 15120109 E-mail/Text: mrdiscen@discover.com Jun 12 2020 03:29:41 Discover Financial,
 Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850
 15124154 E-mail/Text: mrdiscen@discover.com Jun 12 2020 03:29:41 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 15120111 +E-mail/Text: slucas@for-cu.com Jun 12 2020 03:30:23 Franklin Oil Region Credit Union,
 101 North 13th Street, Franklin, PA 16323-2343
 15120105 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jun 12 2020 03:34:49 Chase Card Services,
 Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850
 15156366 E-mail/PDF: resurgentbknnotifications@resurgent.com Jun 12 2020 03:35:01 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 15149186 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 12 2020 03:36:43
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 15132421 +E-mail/PDF: gecsed@recoverycorp.com Jun 12 2020 03:35:31 Paypal Credit, PO Box 105658,
 Atlanta, GA 30348-5658
 15120116 +E-mail/PDF: gecsed@recoverycorp.com Jun 12 2020 03:36:30 Synchrony Bank,
 Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
 15120734 +E-mail/PDF: gecsed@recoverycorp.com Jun 12 2020 03:35:31 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15155280 +E-mail/PDF: gecsed@recoverycorp.com Jun 12 2020 03:35:33 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
 15120117 +E-mail/PDF: gecsed@recoverycorp.com Jun 12 2020 03:34:43 Synchrony Bank/Walmart,
 Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
 15132423 +E-mail/Text: bankruptcydepartment@tsico.com Jun 12 2020 03:30:44 Transworld Systems,
 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
 15120106* PNC BANK NATIONAL ASSOCIATION
 ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
 MONROE LA 71203-4774
 (address filed with court: Chase Card Services, Attn: Bankruptcy, PO Box 15298,
 Wilmington, DE 19850)
 15132420* +Midland Credit Management, 350 Camino De La Reina, San Diego, CA 92108-3007
 15120114* +Pnc Bank, Attn: Bankruptcy Department, PO Box 94982: Ms: Br-Yb58-01-5,
 Cleveland, OH 44101-4982
 15120118* +Synchrony Bank/Walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
 15120119* +Synchrony Bank/Walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
 15120120* +Synchrony Bank/Walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
 15120121* +Synchrony Bank/Walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

TOTALS: 1, * 7, ## 0

District/off: 0315-1

User: jmar
Form ID: 149

Page 2 of 2
Total Noticed: 34

Date Rcvd: Jun 11, 2020

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2020 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Shannon L. Balot dan@mrdebtbuster.com,
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4